

In the Claims

1. (Currently Amended) A method comprising:

receiving a purchase request from a server of a primary merchant originating from a user;

forwarding the purchase request from the server of the primary merchant to a transaction privacy clearing house (TPCH);

identifying at least one ancillary merchant by the TPCH that can fulfill the purchase request; and

facilitating establishing a link for an exchange of user discount information automatically between the server of the primary merchant and a server of the ancillary merchant without interaction related to a transaction among a plurality of the user entities.

2. (Current Claim) The method according to claim 1, wherein said exchange of user discount information is performed in real time.

3-6. (Canceled)

7. (Currently Amended) The method according to claim [[6]] 1, wherein said link is a secure link.

8-9. (Canceled)

10. (Currently Amended) The method according to claim 1, wherein said exchange of user discount information allows completion of a said transaction.

11. (Currently Amended) The method according to claim [[1]] 9, further comprising:
performing said transaction by providing a best price to a user involved in said transaction.

12. (Currently Amended) The method according to claim [[1]] 9, further comprising:

performing said transaction by providing a best incentive program to the ancillary merchant ~~at least one entity of said plurality of entities~~ involved in said transaction.

13. (Currently Amended) The method according to claim ~~[[1]]~~ 9, further comprising:
~~receiving a request to facilitate said transaction; and~~
performing said transaction based on said exchange of user discount information.

14. (Currently Amended) The method according to claim ~~[[1]]~~ 9, further comprising:
selecting ~~one entity of said plurality of entities~~ the ancillary merchant based on said exchange of user discount information; and
performing said transaction with ~~said one~~ the ancillary merchant ~~entity~~ on behalf of a user.

15. (Currently Amended) A system comprising:
a management module to receive a purchase request from a server of a primary merchant originating from a user, to identify at least one ancillary merchant that can fulfill the purchase request; and for facilitating to establish a link for an exchange of user discount information automatically between the server of the primary merchant and a server of the ancillary without interaction related to a transaction among a plurality of the user entities involved in said transaction.

16. (Currently Amended) The system according to claim 15, wherein said exchange of user discount information is performed in real time.

17-20 (Canceled).

21. (Currently Amended) The system according to claim ~~[[20]]~~ 15, wherein said link is a secure link.

22-23. (Canceled)

24. (Currently Amended) The system according to claim 15, wherein said exchange of information allows completion of a said transaction.

25. (Currently Amended) The system according to claim ~~[[15]]~~ 24, wherein said management module further performs said transaction by providing a best price to a user involved in said transaction.

26. (Currently Amended) The system according to claim ~~[[15]]~~ 24, wherein said management module further performs said transaction by providing a best incentive program to the ancillary merchant ~~at least one entity of said plurality of entities~~ involved in said transaction.

27. (Currently Amended) The system according to claim ~~[[15]]~~ 24, wherein said management module further:

~~receives a request to facilitate said transaction; and~~
performs said transaction based on said exchange of user discount information.

28. (Currently Amended) The system according to claim 15, wherein said management module further:

~~selects one entity of said plurality of entities~~ the ancillary merchant based on said exchange of user discount information; and
performs said transaction with ~~said one entity~~ the ancillary merchant on behalf of a user.

29. (Currently Amended) A computer readable medium containing executable instructions, which, when executed in a processing system, cause said system to perform a method comprising:

receiving a purchase request from a server of a primary merchant originating from a user;
forwarding the purchase request from the server of the primary merchant to a transaction privacy clearing house (TPCH);

identifying at least one ancillary merchant by the TPCH that can fulfill the purchase request; and

facilitating establishing a link for an exchange of user discount information related to a transaction among a plurality of entities involved in said transaction automatically between the server of the primary merchant and a server of the ancillary without interaction the user.

30. (Currently Amended) The computer readable medium according to claim 29, wherein said exchange of user discount information is performed in real time.

31-34. (Canceled)

35. (Currently Amended) The computer readable medium according to claim ~~[[34]]~~ 29, wherein said link is a secure link.

36-37. (Canceled)

38. (Currently Amended) The computer readable medium according to claim 29, wherein said exchange of information allows completion of a said transaction.

39. (Currently Amended) The computer readable medium according to claim ~~[[29]]~~ 38, wherein said method further comprises:

performing said transaction by providing a best price to a user involved in said transaction.

40. (Currently Amended) The computer readable medium according to claim ~~[[29]]~~ 38, wherein said method further comprises:

performing said transaction by providing a best incentive program to the ancillary merchant ~~at least one entity of said plurality of entities~~ involved in said transaction.

41. (Currently Amended) The computer readable medium according to claim [[29]] 38, wherein said method further comprises:

~~receiving a request to facilitate said transaction; and~~
performing said transaction based on said exchange of user discount information.

42. (Currently Amended) The computer readable medium according to claim [[29]] 38, wherein said method further comprises:

selecting ~~one entity of said plurality of entities~~ the ancillary merchant based on said exchange of user discount information; and
performing said transaction with ~~said one of the ancillary merchant entity~~ on behalf of a user.

43. (New) The method of claim 1, wherein the user discount information is information relating to the purchase request comprising of at least one of purchase, coupon and discount information.

44. (New) The method of claim 1, further comprising:

establishing a link for an exchange of user financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

45. (New) The method of claim 44, wherein the user financial information comprises at least one of a credit card account, a bank account, an investment account, a utility account, available mortgage information and a user identification.

46. (New) The method of claim 1, further comprising:

establishing a link for an exchange of merchant financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

47. (New) The method of claim 46, wherein the merchant financial information comprises at least one of a bank account, a line of credit account, a financial verification information, a loyalty program agreement and a merchant relationship discount.

48. (New) The method of claim 1, further comprising:
negotiating, by the TPCH, a transaction element.

49. (New) The method of claim 48, wherein the transaction element comprises at least one of a purchase price, a discount, a coupon, a merchant relationship discount and a shipping discount.

50. (New) The system of claim 15, wherein the user discount information is information relating to the purchase request comprising of at least one of purchase, coupon and discount information.

51. (New) The system of claim 15, wherein said management module further establishes a link for an exchange of user financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

52. (New) The system of claim 51, wherein the user financial information comprises at least one of a credit card account, a bank account, an investment account, a utility account, available mortgage information and a user identification.

53. (New) The system of claim 15, wherein said management module further establishes a link for an exchange of merchant financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

54. (New) The system of claim 53, wherein the merchant financial information comprises at least one of a bank account, a line of credit account, a financial verification information, a loyalty program agreement and a merchant relationship discount.

55. (New) The system of claim 15, wherein said management module further negotiates, by the TPCH, a transaction element.

56. (New) The system of claim 55, wherein the transaction element comprises at least one of a purchase price, a discount, a coupon, a merchant relationship discount and a shipping discount.

57. (New) The system of claim 29, wherein the user discount information is information relating to the purchase request comprising of at least one of purchase, coupon and discount information.

58. (New) The computer readable medium according to claim 29, further comprising:
establishing a link for an exchange of user financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

59. (New) The computer readable medium according to claim 58, wherein the user financial information comprises at least one of a credit card account, a bank account, an investment account, a utility account, available mortgage information and a user identification.

60. (New) The computer readable medium according to claim 29, further comprising:
establishing a link for an exchange of merchant financial information between the server of the primary merchant and the server of the ancillary merchant without interaction of the user.

61. (New) The computer readable medium according to claim 60, wherein the merchant financial information comprises at least one of a bank account, a line of credit account, a financial verification information, a loyalty program agreement and a merchant relationship discount.

62. (New) The computer readable medium according to claim 29, further comprising:
negotiating, by the TPCH, a transaction element.

63. (New) The computer readable medium according to claim 62, wherein the transaction element comprises at least one of a purchase price, a discount, a coupon, a merchant relationship discount and a shipping discount.